

ABSTRACT

The bank's soundness level is the full responsibility of the bank's management. The measurement of the soundness of the bank is a crucial thing that must be taken into account by the bank because the level of soundness of the bank is one measure that can reflect the performance of the bank. Therefore, banks are required to be able to achieve and maintain an optimal level of performance, in order to carry out its functions properly in order to survive during crisis.

This study aims to determine comparison between the health level of Foreign Exchange Banks before and during Covid-19 Pandemic from the aspect of Risk Profile, Good Corporate Governance (GCG), Earnings, and Capital (RGEC). In this study, the assessment of the Risk Profile factor seen from credit risk is measured by the NPL ratio and liquidity risk is measured by the LDR ratio, the Good Corporate Governance (GCG) factor is measured by the bank's self- assessment, the Earnings factor is measured by the ROA and NIM ratios, and the Capital factor measured by the CAR ratio.

The type of research conducted in this study is a comparative study with a quantitative approach. The sampling technique in this study using purposive sampling resulted in a total sample of 13 banks. The data analysis technique used is Descriptive Statistics, Normality Test, Paired Sample T-Test and Wilcoxon Test.

The results of the study concluded that the health level of the National Private Foreign Exchange Commercial Bank before and during the Covid-19 pandemic was in the Very Healthy criteria. This is shown by the differences in the LDR, ROA, NIM and CAR ratios before and during the Covid-19 pandemic and there are no differences in the NPL and GCG ratios before and during the Covid-19 pandemic.

Keywords: *bank soundness level, RGEC method, risk profile, good corporate governance, Earnings, capital*